

Home Insurance



*Lightning-fast
Claims*



**Comprehensive Plan
Simple Documentation
On-the-spot Policy**

ICICI Lombard
Home Insurance

Home is where the heart is. There are no truer words than these. Our entire life revolves around our home. Besides being an investment of our life's savings, home is also the place of our dreams. Alive with countless warm memories. Samuel Johnson's words ring true here -

"To be happy at home is the ultimate result of all ambition."

However, natural calamities & man-made dangers can threaten the security of your home. Painful as it can be we need to secure it and provide for re-creating it, in case of damage due to unforeseen circumstances.

This is one of the reasons why you will appreciate ICICI Lombard's Home Insurance Policy.

We endeavor to guarantee absolute peace of mind from all uncertainties in your day-to-day life with this unique policy. We are committed to being by your side in your time of need.

What does the policy cover?

The insurance for your home can be broadly divided into 2 parts:

- **Structure Cover** - This is for the structure of your home. The compensation under this cover will be paid to repair damages to the structure caused by natural and man-made calamities.
- **Contents Cover** - This is for the possessions you have inside your home. If these are damaged or burgled, then the insurance covers the loss you incur for the same.

You can take either one of these covers individually or opt for both to make sure you are covered comprehensively.

The ICICI Lombard Home Insurance Policy has a comprehensive range of covers to protect your home. They are as follows,

Fire and Special Perils

(Structure and/or Contents)

Covers losses to the structure of the house and the contents due to any natural and man-made calamities. The calamities covered are :

- Fire • Malicious Damage • Explosion/Implosion
- Earthquake • Lightning • Storm • Cyclone

- Tempest • Tornado • Hurricane • Floods • Strike
- Riot • Impact Damage • Missile Testing Operations
- Landslide • Inundation • Leakage from Sprinklers
- Subsidence • Rockslide • Aircraft Damage
- Bursting and Overflowing of Water Tanks.

Burglary (Contents)

Covers the loss of contents due to burglary or an attempted burglary, and loss of jewellery, gold ornaments, silver articles and precious stones kept under lock and key.



Apart from the above covers, you can also opt for the following covers,

Additional expenses of rent

Rs 1,00,000

for alternative accommodation

This cover provides for additional expenses incurred for the payment of rent, in case you have to shift to an alternative accommodation due to the action of perils covered under this policy.

Terrorism

(Structure and/or Contents)

It covers losses to the structure of the house and the contents due to acts of terrorism.

Exclusive Features

- Comprehensive plan to cover your home and day to day risks
- Policy delivered at your doorstep
- Country wide service network
- Satellite imaging used for risk assessment and claims service

Exclusions

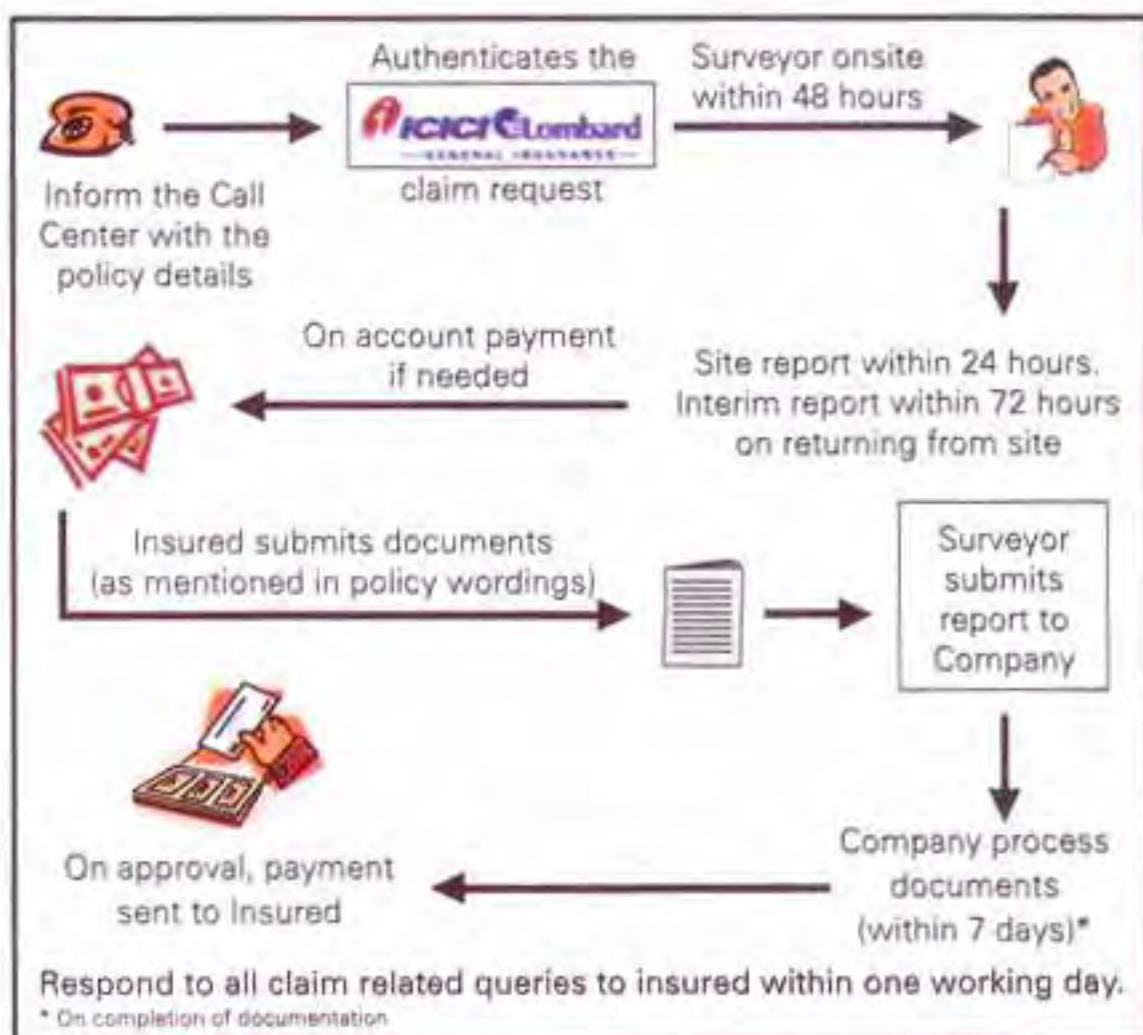
Structure and Content Insurance:

- Willful destruction of property.
- Loss, Damages and destruction caused by war, perils, Wear and tear atmospheric conditions etc.
- Losses if your house has been unoccupied for more than 30days without any notice to ICICI Lombard.
- Cash, bullion, paintings, works of art antiques, mobiles and laptops.
- Theft.
- Losses due to electrical fluctuations.
- Seepage
- Electrical/Machanical Break down.

What do I do in case of a claim?



The Company has an interactive website and a state-of-the-art, 24 X 7 call center to enable customers to stay in touch.



The Technology Edge

We have built a system using the Geographic Information System (GIS) tool. This helps us to track the earthquake zones of the country and helps us track the number and spread of earthquakes that have happened in a certain area. This real-time information helps us to build our preparedness in handling calamities and conduct "what-if" assessments. It also helps us to mobilize resources and help surveyors by leveraging the location details of your home. This will make sure that help reaches you when you need it the most.

Basis of Valuation of Property

Building / Structure of your Home

The structure of your home is covered on a 'Reinstatement Value' basis. This is the cost of rebuilding your home with a similar new construction. It does not cover the market value of your home as the land and the status value of the particular location also adds to this price. Only the cost of construction of the house is covered as land is indestructible.

Contents

The contents are covered on 'Market Value' basis, i.e. the cost of buying a similar item of the same age. This includes household appliances, personal effects and miscellaneous items. For jewellery and furniture, value is appropriately arrived at in consultation with a valuator.

The ICICI Lombard Advantage

ICICI Lombard General Insurance Company Limited is a 74:26 joint venture between ICICI Bank Limited – India's second largest bank and Fairfax Financial Holdings Limited - a US\$ 26 Billion diversified financial services corporate engaged in general insurance, reinsurance, insurance claims management and investment management. Lombard Canada Ltd., a group company of Fairfax Financial Holdings Limited, is one of Canada's oldest property and casualty insurers.



As an alliance, ICICI Lombard combines the forte of these two most trusted names in the financial sector. It leverages ICICI Bank's strong brand equity, extensive distribution network and sound technological infrastructure to serve customer needs. This joins forces with Lombard's domain knowledge, product innovation and business processes based on international best practices in the insurance business. To the Indian consumer this means the security of strong parentage with access to a range of customized and innovative insurance solutions that is supported by internationally benchmarked service levels.

*For more information on our products,
log on to www.icicilombard.com*



Toll Free Number

1800 2666

**one number for all your
Insurance needs**

E-mail us at customersupport@icicilombard.com

ICICI Lombard
Home Insurance

Corporate Address

ICICI Lombard General Insurance Company Limited
ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai - 400 025.

Mailing Address

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Ground and 4th Floor, Interface 11, Office Number 401 and 402 New Linking Road,
Malad (West), Mumbai - 400 064.

This brochure contains only a brief description of the Home Insurance Policy. For complete details, refer to the insurance policy wordings available on request.

ICICI Lombard General Insurance Company Limited
Insurance is the subject matter of solicitation. IRDA Reg. No. 115. Misc 13.